

Information to identify the case:

Debtor 1	Daniel P. Reigel	Social Security number or ITIN	xxx-xx-6686
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	Danielle Reigel	Social Security number or ITIN	xxx-xx-2065
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 16-22355-JNP			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Daniel P. Reigel

Danielle Reigel
fka Danielle Grimmie

2/4/22

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Daniel P. Reigel
Danielle Reigel
Debtors

Case No. 16-22355-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

Page 1 of 3

Date Rcvd: Feb 04, 2022

Form ID: 3180W

Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 06, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Daniel P. Reigel, Danielle Reigel, 437 Concetta Drive, Mount Royal, NJ 08061-1115
516257956	AAdvantage MasterCard, Card Services, P.O. Box 13337, Philadelphia, PA 19101-3337
516456349	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
516459754	+ NATIONSTAR MORTGAGE LLC, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
516257972	+ Nationstar, 8950 Cypress Waters Boulevard, Coppell, TX 75019-4620
516460397	+ Nationstar Mortgage LLC, Bankruptcy Department, PO Box 619098, Dallas, TX 75261-9098
516464848	+ TD Bank NA, c/o Schiller, Knapp, Lefkowitz, & Hertz, LLP, 30 Montgomery Street, Suite 1205, Jersey City, NJ 07302-3835
516257975	TD Bank, N.A., PO Box 16027, Lewiston, ME 04243-9513
516402313	+ TD Retail Card Services, c/o Creditors Bankruptcy Service, P O Box 800849, Dallas, TX 75380-0849

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 04 2022 20:23:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Feb 04 2022 20:23:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516257958	Email/PDF: bncnotices@becket-lee.com	Feb 04 2022 20:34:33	American Express (Blue Sky), P.O. Box 1270, Newark, NJ 07101-1270
516347254	Email/PDF: bncnotices@becket-lee.com	Feb 04 2022 20:34:11	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516257959	EDI: BANKAMER.COM	Feb 05 2022 01:23:00	Bank of America, P.O. Box 15019, Wilmington, DE 19886-5019
516257962	EDI: CITICORP.COM	Feb 05 2022 01:23:00	Best Buy Credit Services, PO Box 9001007, Louisville, KY 40290-1007
516257963	EDI: CAPITALONE.COM	Feb 05 2022 01:23:00	Capital One Bank (USA), N.A., P.O. Box 71083, Charlotte, NC 28272-1083
516401249	Email/PDF: bncnotices@becket-lee.com	Feb 04 2022 20:34:49	Capital One NA, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516257966	EDI: CITICORP.COM	Feb 05 2022 01:23:00	Citi (Simplicity), P.O. Box 6004, Sioux Falls, SD 57117-6004
516257967	EDI: WFNNB.COM	Feb 05 2022 01:23:00	Comenity - Lane Bryant, PO Box 659728, San Antonio, TX 78265-9728
516257971	+ EDI: CITICORP.COM		

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516446790	EDI: Q3G.COM	Feb 05 2022 01:23:00	Macy's, P.O. Box 8052, Mason, OH 45040-8052
516257968	EDI: DISCOVER.COM	Feb 05 2022 01:23:00	Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
516270620	EDI: DISCOVER.COM	Feb 05 2022 01:23:00	Discover, PO Box 6103, Carol Stream, IL 60197-6103
516257964	EDI: JPMORGANCHASE	Feb 05 2022 01:23:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
516257965	EDI: JPMORGANCHASE	Feb 05 2022 01:23:00	Chase (Slate), P.O. Box 15298, Wilmington, DE 19850-5298
516257969	Email/Text: PBNCNotifications@peritussservices.com	Feb 05 2022 01:23:00	Chase (Southwest), P.O. Box 15298, Wilmington, DE 19850-5298
516449088	Email/PDF: resurgentbknofications@resurgent.com	Feb 04 2022 20:22:00	Kohl's Payment Center, P.O. Box 2983, Milwaukee, WI 53201-2983
519011444	+ EDI: AISMIDFIRST	Feb 04 2022 20:34:39	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519011443	+ EDI: AISMIDFIRST	Feb 05 2022 01:23:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6077, MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
516389523	+ EDI: MID8.COM	Feb 05 2022 01:23:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
516465750	EDI: PRA.COM	Feb 05 2022 01:23:00	Midland Funding LLC, PO Box 2011, Warren MI 48090-2011
516464846	EDI: PRA.COM	Feb 05 2022 01:23:00	Portfolio Recovery Associates, LLC, c/o AADVANTAGE AVIATOR RED, PO Box 41067, Norfolk, VA 23541
516393578	EDI: Q3G.COM	Feb 05 2022 01:23:00	Portfolio Recovery Associates, LLC, c/o Best Buy Credit Card, POB 41067, Norfolk VA 23541
516257973	EDI: RMSC.COM	Feb 05 2022 01:23:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
516257974	EDI: RMSC.COM	Feb 05 2022 01:23:00	Synchrony Bank (GAP Visa), Attn: Bankruptcy Dept., PO Box 965060, Orlando, FL 32896-5060
		Feb 05 2022 01:23:00	Synchrony Bank (Toys R Us), Attn: Bankruptcy Dept., PO Box 965060, Orlando, FL 32896-5060

TOTAL: 26

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516257957	*	AAdvantage MasterCard, Card Services, P.O. Box 13337, Philadelphia, PA 19101-3337
516257960	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bank of America, P.O. Box 15019, Wilmington, DE 19886-5019
516257961	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bank of America, PO Box 15019, Wilmington, DE 19886
516257970	*	Kohl's Payment Center, P.O. Box 2983, Milwaukee, WI 53201-2983
516257976	##+	TD Retail Card Services (Raym & Flan), PO Box 731, Mahwah, NJ 07430-0731

TOTAL: 0 Undeliverable, 4 Duplicate, 1 Out of date forwarding address

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NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 06, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 4, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Elizabeth L. Wassall	on behalf of Creditor Nationstar Mortgage LLC ewassall@logs.com njbankruptcynotifications@logs.com;logsecf@logs.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Jay S. Lowenthal	on behalf of Debtor Daniel P. Reigel jay@lowenthal-law.com jay@southjerseylegal.com;lowenthaljr85391@notify.bestcase.com
Jay S. Lowenthal	on behalf of Joint Debtor Danielle Reigel jay@lowenthal-law.com jay@southjerseylegal.com;lowenthaljr85391@notify.bestcase.com

TOTAL: 6